

Information to identify the case:

Debtor 1 **Daniel Patrick Rappa**
First Name Middle Name Last Name

Debtor 2 **Jennifer Lynn Rappa**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9663**

EIN --_-----

Social Security number or ITIN **xxx-xx-2383**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-31734-ABA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel Patrick Rappa

Jennifer Lynn Rappa

2/24/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel Patrick Rappa
 Jennifer Lynn Rappa
 Debtors

Case No. 16-31734-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 70

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.
 db/jdb

+Daniel Patrick Rappa, Jennifer Lynn Rappa, 1604 S. Delaware Street,
 Paulsboro, NJ 08066-1415
 516498010 ARS National Services, Inc., P.O. Box 263023, Escondido, CA 92046-3023
 516498012 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 516498017 +Carneys Point Twp Tax Collector's Office, 303 Harding Highway,
 Carney's Point, NJ 08069-2248
 516498018 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
 516498019 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 516498022 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 516498024 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516498035 ++++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
 516498036 +Dymere Rappa, 1604 S. Delaware St., Paulsboro, NJ 08066-1415
 516498037 +Employment Security Agency, CN-077, Trenton, NJ 08625
 516518419 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 516498044 LVNV Funding, C/o Resurgent Capital Services, Greenville, SC 29603
 516498045 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
 Williamsville, NY 14221
 516498047 +Mid Am B&T Credit Card, Po Box 68, Ralla, MO 65402-0068
 516498048 +Mid Am B&T Credit Card, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
 516498049 +N.J. Division of Taxation, Bankruptcy Unit, 9th Floor, 50 Barrack Street, CN-245,
 Trenton, NJ 08646-0001
 516498050 Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
 516498052 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
 516498053 New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
 516498054 +Office of Attorney General, Hughes Justice Complex, P.O. Box 080, 25 W. Market Street,
 Trenton, NJ 08611-2148
 516498055 +Phelan Hallinan Diamond & Jones, PLLC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 516498056 State of New Jersey, Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
 516498057 State of New Jersey, Dept of Treasury, Division of Pensions and Benefits, PO Box 295,
 Trenton, NJ 08625-0295
 516498067 Tara Tweed, 2608 Montclare Drive, Wilmington, DE 19808-3839
 516498071 +US Bank Cust/Pro Cap 4&CRDTR4, 50 South 16th Street, Suite 2050,
 Philadelphia, PA 19102-2516
 516498072 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 516498073 +Visa Dept Store National Bank, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 24 2017 23:19:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2017 23:18:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516498008 +E-mail/Text: info@apifcu.com Feb 24 2017 23:19:19 Advantageplus Of India,
 1122 N Fruitridge Ave, Terre Haute, IN 47804-1713
 516498009 +EDI: ALLIANCEONE.COM Feb 24 2017 23:08:00 Alliance One, PO Box 3111,
 Southeastern, PA 19398-3111
 516498011 +EDI: BANKAMER.COM Feb 24 2017 23:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 516498013 +EDI: TSYS2.COM Feb 24 2017 23:13:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 516498014 +EDI: TSYS2.COM Feb 24 2017 23:13:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 516498016 EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 516498020 EDI: CITICORP.COM Feb 24 2017 23:13:00 Childrens Place/Citicorp Credit Services,
 Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
 516498015 +EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516498021 +EDI: CITICORP.COM Feb 24 2017 23:13:00 Childrens Place/Citicorp Credit Services,
 Po Box 6497, Sioux Falls, SD 57117-6497
 516498023 +EDI: SEARS.COM Feb 24 2017 23:13:00 Citibank / Sears, Po Box 6282,
 Sioux Falls, SD 57117-6282
 516498025 +EDI: CITICORP.COM Feb 24 2017 23:13:00 Citibank/The Home Depot, Po Box 6497,
 Sioux Falls, SD 57117-6497
 516498027 +EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank/Express, Po Box 182789,
 Columbus, OH 43218-2789

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516498026 EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank/Express, Po Box 18215,
Columbus, OH 43218
516498028 +EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank/Peebles, Po Box 182125,
Columbus, OH 43218-2125
516498029 +EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank/Peebles, Po Box 182789,
Columbus, OH 43218-2789
516498030 +EDI: RCSFNBMARIN.COM Feb 24 2017 23:13:00 Credit One Bank Na, Po Box 98873,
Las Vegas, NV 89193-8873
516498031 +EDI: RCSFNBMARIN.COM Feb 24 2017 23:13:00 Credit One Bank Na, Po Box 98875,
Las Vegas, NV 89193-8875
516498033 EDI: DISCOVER.COM Feb 24 2017 23:13:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850
516498032 +EDI: DISCOVER.COM Feb 24 2017 23:13:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
516498034 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 24 2017 23:18:47 Ditech, Attn: Bankruptcy,
Po Box 6172, Rapid City, SD 57709-6172
516498039 EDI: FORD.COM Feb 24 2017 23:13:00 Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962
516498038 EDI: FSAE.COM Feb 24 2017 23:13:00 Firstsource Advantage, LLC, P.O. Box 628,
Buffalo, NY 14240-0628
516498040 +EDI: FORD.COM Feb 24 2017 23:13:00 Ford Motor Credit, Po Box Box 542000,
Omaha, NE 68154-8000
516498041 +E-mail/Text: fggbanko@fgny.com Feb 24 2017 23:18:29 Glenn Garbus, Esquire,
Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516498042 EDI: IRS.COM Feb 24 2017 23:13:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
516498043 +EDI: RESURGENT.COM Feb 24 2017 23:13:00 LVNV Funding, Po Box 10497,
Greenville, SC 29603-0497
516498046 E-mail/Text: camanagement@mtb.com Feb 24 2017 23:18:48 M&T Credit Services,
1 Fountain Plz Fl 4, Buffalo, NY 14203
516498051 +EDI: NAVIENTFKASMSERV.COM Feb 24 2017 23:08:00 Navient, Attn: Claims Dept, Po Box 9500,
Wilkes-Barr, PA 18773-9500
516498059 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synch/Lord & Taylor, Po Box 965015,
Orlando, FL 32896-5015
516498058 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synch/Lord & Taylor, Po Box 103104,
Roswell, GA 30076-9104
516498061 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/ JC Penneys, Po Box 965007,
Orlando, FL 32896-5007
516498060 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/ JC Penneys, Po Box 965064,
Orlando, FL 32896-5064
516498062 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/Care Credit, Po Box 965064,
Orlando, FL 32896-5064
516498063 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/Care Credit, Po Box 965005,
Orlando, FL 32896-5005
516498064 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/Care Credit, C/o Po Box 965036,
Orlando, FL 32896-0001
516498065 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/Gap, Po Box 965064,
Orlando, FL 32896-5064
516498066 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/Gap, Po Box 965005,
Orlando, FL 32896-5005
516498068 +EDI: WTRRN BANK.COM Feb 24 2017 23:13:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
516498069 +EDI: WTRRN BANK.COM Feb 24 2017 23:13:00 Tnb-Visa (TV) / Target, Po Box 673,
Minneapolis, MN 55440-0673
516498070 +E-mail/Text: office@ubtfcu.org Feb 24 2017 23:18:55 Union Bldg Trades Fcu, Po Box 6270,
Parsippany, NJ 07054-7270

TOTAL: 42

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Linda S. Fossi on behalf of Creditor US Bank Cust Pro Cap 4 & CRDTRS lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
William Mackin on behalf of Joint Debtor Jennifer Lynn Rappa wmackin@shermansilverstein.com,
ign@shermansilverstein.com
William Mackin on behalf of Debtor Daniel Patrick Rappa wmackin@shermansilverstein.com,
ign@shermansilverstein.com

TOTAL: 5